

MRZ 8980
PATENT

Sheet 1 of 3

PTO-1449 U.S. DEPARTMENT OF COMMERCE
(Rev.2-82) PATENT AND TRADEMARK OFFICE

INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

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09/399,597

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David Carrithers et al.

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U.S. PATENT DOCUMENTS

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EXAMINER INITIAL	DOCUMENT NO.	DATE	NAME	CLASS	SUB- CLASS	DATE IF APPROX.
WBT	P1 4,194,242	3/1980	Robbins	364	200	
WBT	P2 4,334,270	6/1982	Towers	364	300	
WBT	P3 4,346,442	8/1992	Musmanno	364	408	
WBT	P4 4,597,046	6/1986	Musmanno	364	408	
WBT	P5 4,694,397	9/1987	Grant et al.	235	379X	
WBT	P6 4,739,478	4/1988	Roberts et al.	235	379X	
WBT	P7 4,742,457	5/1988	Leon et al.	235	379X	
WBT	P8 4,750,119	6/1988	Cohen et al.	364	401	
WBT	P9 4,876,592	10/1989	Von Kohorn	358	84	
	P10 4,908,761	3/1990	Tai	364	401	
	P11 4,941,090	7/1990	McCarthy	364	405	
	P12 4,992,940	2/1991	Dworkin	364	401	
	P13 5,007,641	4/1991	Seidman	273	138A	
	P14 5,010,485	4/1991	Bigari	364	408	
	P15 5,025,372	6/1991	Burton et al.	364	406	
	P16 5,056,019	10/1991	Schultz et al.	364	405	
	P17 5,117,354	5/1992	Long et al.	364	401	
	P18 5,117,355	5/1992	McCarthy	364	405	
	P19 5,128,752	7/1992	Von Kohorn	358	84	
	P20 5,185,695	2/1993	Pruchnicki	364	401	
	P21 5,192,854	3/1993	Counts	235	375	
	P22 5,200,889	4/1993	Mori	364	401	
	P23 5,202,826	4/1993	McCarthy	360	405	
	P24 5,287,268	2/1994	McCarthy	364	405	
	P25 5,297,026	3/1994	Hoffman	364	408	
	P26 5,319,542	6/1994	King, Jr. et al.	364	401	
	P27 5,353,218	10/1994	De Lapa et al.	364	401	
	P28 5,367,561	11/1994	Adler et al.	379	93	
	P29 5,450,938	9/1995	Rademacher	194	206	

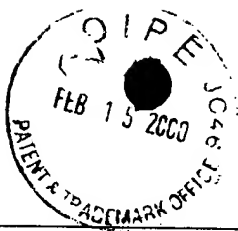
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Minnie Testfemarin

12/16/01

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FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NO.	DATE	COUNTRY	CLASS	SUB- CLASS	TRANS. YES/NO
W/T	F1	2,076,201	11/1981	United Kingdom	G07C	1/10	
	F2	57-69432	4/1982	Japan	G06F	1/04	
	F3	2,161,629	1/1986	United Kingdom	G06F	15/44	
	F4	2,184,029	6/1987	United Kingdom	A63F	9/22	
	F5	404242890A	8/1992	Japan	235	380	
	F6	405233957A	9/1993	Japan	235	380	
	F7	404067295A	3/1992	Japan	235	380	
	F8	2-76097	3/1990	Japan	235	380	
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	F10	2-264395	10/1990	Japan	235	380	
	F11	406103422A	4/1994	Japan	235	380	
	F12	404070992A	3/1992	Japan	235	380	
	F13	406096293A	4/1994	Japan	235	380	

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

EXAMINER INITIAL	DESCRIPTION
W/T	D1 AC Delco, "Sales Allowance Program," 1988, 4 pages
	D2 AC Delco, "Sales Allowance Program," 1988, 5 pages
	D3 "Order Entry / Bank Account System,"
	D4 "Trav Pass Pocket Guide," February 1995, pp. i-ii, 1-65
	D5 Smart Card Monthly, "News," IC/Smart Cards Take A Cruise January 1994, pp. 8-9
	D6 Incentive Marketing, "Smart Cards," September 1994, pp. 84, and 87-89
	D7 Giorgianni, "Free & Dear, Incentive Credit Cards Result in Big Charges," October 14, 1994, 1 page, St. Louis Post Disp.

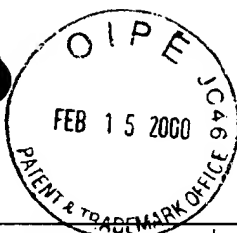
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Marie Tesfaye

12/06/01

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OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

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WKT	D8 Mastercard, "A Major New Market for Acquirers," 1993, 20 pp.
	D9 Washington Post, William F. Powers, "For More Consumers, Electronic Money is the Way to Pay," 1/10/94
	D10 New York Times, "Executive Must Sell Stored on Debit Cards," 4/24/92
	D11 American Banker, King, "Q: Which Brand of National Debit Card Did you Choose, and Why?" 2/7/94, Vol. 159, No. 25, p. 17(1)
	D12 American Banker, Barthel, "College-Age Debit Card Users Receptive to New Payment Opinions, Survey Finds," 3/25/94 Vol. 159, No. 58, p. 28(1)
	D13 Time, Thomas McCarroll, "No Checks. No Cash. No Fuss?" 5/8/94, pp. 60-61
	D14 Time, John Greenwald, "The Fee of Free Flying," 5/9/94, p. 62
	D15 Incentive, Judy Quinn, "The Latest Grenade in the Plastic War," 4/1994, one page
	D16 Fortune, "Cashless Buying Creeps Ahead," Fortune, 9/21/92, one page
	D17 New York Times, John Holusha, "Mastercard and Visa in a Debit-Card Battle," 5/5/92, pp. D1 and D20
	D18 Mastercard, "A Major New Market for Issuers," 1994
	D19 Mastercard, "Mastercard Purchasing Card-Guaranteed to Revolutionize Your Purchasing Process," 1995, 8 pages
	D20 Mastercard, "Processor Certification Requirements," April 1994 (est.), 17 pages

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